

THE FUNERAL CONSUMER SOCIETY OF COLORADO  
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## NEWS & VIEWS

(Published bi-annually in April & November)

FCSC NEWSLETTER  
FALL 2020

### ***FCSC Mission Statement***

***Our mission is to inform and educate consumers on significant end-of-life issues.***

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### ***Member Information***

If you would like to receive this newsletter electronically by email, please send your email address to **fucosoco@yahoo.com**. The newsletter will be emailed to you next spring.

**Has your Membership expired?** Please check the address label, if mailed, for your Dues Date (for example, DD: 01-Jul-20), above your name. **If this date is past, or coming up soon, you must renew your membership now to remain active.** Dues, which initially includes a Handbook, are \$10 for one person and \$20 for a couple for two years. If the year indicated is 2021 or 2022, you are paid up until then. If you see "DD: Life Member", you paid more to join as a life member prior to 1999 and owe nothing more.

### ***2020 Board Meeting News***

We do not have Board meetings in November or December due to the holiday season. Be sure to call ahead **(720) 432-5379** to find out the next meeting date and location (it might be on Zoom). The **FCSC Annual Meeting, is usually on the first Saturday in May, with the location of Malley Sr. Rec. Center in Englewood.** Because of the COVID-19 pandemic, look for information in the next newsletter and on our website as to where and when this will occur.

***Voluntary contributions are always appreciated.*** Remember, we are strictly a volunteer organization, and no one is paid. All funds are dedicated to expenses of the society. **NEW MEMBERS** are welcome! Help your friends by passing on your newsletters!

**A request from our FCSC telephone answerers:** Please, when you're calling our new number **(720-432-5379)** and you get a recording, speak loudly, slowly and clearly! Someone from our Board will return your call within 24 hours if they can hear your message. We want to help you find the answers you need!

## ***Need a Guest Speaker?***

For those of you who belong to organizations that plan periodic meetings, FCSC can provide a guest speaker who can present a program (half hour to one hour) regarding basic information about our organization, "End of Life Issues" or "Being a Wise Consumer Regarding Cremations and Funerals". There is no charge, but donations are graciously accepted.

In light of our current situation, we have developed an informative power point available to present on Zoom: "End of Life Planning: Making Educated Choices". This will greatly help people in outlying communities to understand FCSC's mission: ***"To inform and educate consumers on significant end-of-life issues"***.

## ***Information on Legislative News***

To look at a summary of Legislative Bills that have recently been introduced or acted upon in the Colorado Legislature, go to: [www.leg.colorado.gov](http://www.leg.colorado.gov). (Legislative News relative to FCSC is on the FCSC website under "News"). FCSC's Board member, Jan, reviews all House and Senate bills and informs the Board on all that are related to the funeral industry:

## ***Other News***

In June there was an article printed in the New York Times about the Federal Trade Commission (FTC) reviewing the **1984 Funeral Rule** to make online pricing mandatory. Josh Slocum of FCA, our parent organization, was quoted several times about this rule, and says, "We're fairly confident the FTC will mandate online funeral price disclosure", but it will probably take until summer of 2021 to announce whether it will update the Rule. Meanwhile, consumers will still have to call funeral homes for prices, or visit them in person to get a copy of the General Price List (GPL). FCSC is working now on the Funeral Home Price List to be published.

A publication of FCA called "The Grim Reader" has an article on funeral planning during a pandemic. Summarizing: If people can't gather at a funeral, consider **direct cremation or immediate/direct burial**. These are the simplest services at most funeral homes. Also check into **live streaming of viewings and funeral ceremonies**; many funeral homes are offering these options for those who can't attend in person. **A graveside service or ceremony outside** at the place of burial may also be an option if indoor gatherings are limited.

There is a new link to a 34 page editable, printable worksheet, **"Before I Go, You Should Know"**, on our website under the Menu "Resources and Links". This is a place to record everything your survivors will need to know to be able to handle your estate and carry on, and is available as a write-in spiral-bound booklet or as an Adobe digital file you can edit and update as many times as you like.

The FCA Yearly Conference (virtual) was held on Sept. 26<sup>th</sup> & 27<sup>th</sup>, and several Board members tuned in. There were several speakers, each with a different subject revolving around the funeral industry. One interesting subject was about price surveys of funeral homes in an affiliate's area; surveys should be done frequently, especially now with COVID ruling our lives. We were grateful FCA offered these well-run sessions; and the conference was free this year!

[Mentioned to us by Josh Slocum of FCA: The percentage of people using large funeral home chains is 11 to 15%, vs. family or locally owned---the majority. Dignity Memorial, which is a Service Corp. International funeral home (SCI), owns about 11% of all funeral homes. There is more than 30% difference in prices between SCI and locally owned funeral homes---prices at some SCI homes are 90% more! Also mentioned: the Neptune Society reportedly has very costly cremations. Other items of interest from Josh: 67% of people want open funeral pricing; 46% want virtual funeral services; 52% only do business with pricing on-line by funeral homes.

John Lantz, a former Board member of FCA and an affiliate member from Georgia, has offered to help us with creating an interactive price list for doing surveys. John visited us in Denver about 3 years ago, and gave us much information at that time, even though the development of the listings was still in the works. FCSC is pursuing his ideas.

## **DON'T LEAVE YOUR FAMILY GUESSING**

**BY SUSAN MACKEY, FCSC BOARD PRESIDENT**

No doubt about it, death is difficult for most of us to even ponder, much less talk about. But if we don't face it head-on and do some planning, we will leave our loved ones to have to guess what we wanted at a time when they are likely making decisions with "grief brain", i.e. operating at sub-optimal levels. **And, if you don't plan ahead, how likely is it that you'll get what you might want?**

**Stories of a person wanting only the simplest send-off, but receiving an elaborate, expensive funeral that drains the estate, are not uncommon.**

It is well known in the funeral industry that **families making arrangements at the time of need will overspend significantly if they have no guidance from their loved one**, often subconsciously equating how much they love their person with how much they spend on their send-off. The uniquely vulnerable position of being in grief as a shopper is a set up to succumbing to upsell pressure.

Since none of us knows when our expiration date is, **it is important not to put off making our arrangements** and having this important conversation with those who will be left behind. **Get it written down**, and know you can always make a change later. It's only paper!

**FCSC is here to give you the information you need** about your options, your rights, and funeral home pricing and integrity, as well as support for the rest of your end-of life planning as well. **We appreciate your support of our mission!**

### **Funeral Consumer Society of Colorado**

720-432-5379 <https://www.funeralconsumercolorado.org/>

Outside of CO, contact the Funeral Consumer's Alliance

802-865-8300 [www.funerals.org](http://www.funerals.org)

**Member Name** \_\_\_\_\_

We provide funeral consumer education to our members and their families, so they are able to make informed choices. We encourage planning ahead based upon knowledge of your rights and awareness of pricing practices, but also provide support at the time of need.

**Cut this new membership card out and use it for your new card (or paste it on your old card). This has the new phone number. The other side of this card has your emergency contact info.**

## Some Testimonials

I'm glad I am a member of the Funeral Consumer Society which enabled me to save thousands of dollars in funeral expenses compared to other funeral homes. It's interesting to note that most other funeral home operators never heard about the Funeral Consumer Society when I mentioned it. Thank you for providing an excellent service to the citizens of Colorado.      Bob Czarnecki

Since many families find it hard to talk about end of life issues, especially with a parent, we suggest an easy way to bring the subject up: Buy them a subscription to the Funeral Consumer Society of Colorado. The cost is minimal, and you'll be doing them a favor by at least giving them information on funeral pre-planning and funeral home price lists. My parents did this for me, and I am forever grateful.      Judy Taylor

**If you have changed your mailing address, please notify us** by sending the form below (or by e-mail) to: **FCSC, PO BOX 4743, GREENWOOD VILLAGE, CO 80155-4743.** **You can also use this form to pay dues, or to make a donation** to the Society. If you know someone who is not a member, they can use this form to join. You can also pay or join using PayPal or credit card on the FCSC Website: [www.funeralconsumercolorado.org](http://www.funeralconsumercolorado.org).

Member Name(s): \_\_\_\_\_

Please check appropriate box: I am a current (\_\_\_\_) new (\_\_\_\_) member of FCSC.

Old address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

New address: \_\_\_\_\_

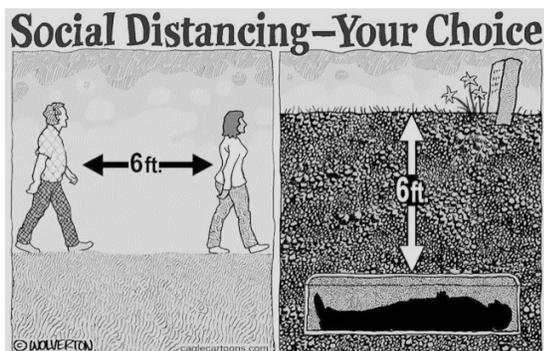
City, State, Zip: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Enclosed are my dues for the next two years: (\$10 per adult member) \_\_\_\_\_

I would like to make a donation to the Society in the amount of: \_\_\_\_\_

Please send an FCSC brochure and application to: \_\_\_\_\_



### IN CASE OF EMERGENCY

I, \_\_\_\_\_ request you notify:

Name: \_\_\_\_\_

Cell: \_\_\_\_\_ Home: \_\_\_\_\_ or

Name: \_\_\_\_\_

Cell: \_\_\_\_\_ Home: \_\_\_\_\_